

立志做個有福德、智慧的好命人

Becoming a person of blessings, virtue and wisdom with “good destiny”

一、人生命運是業力因果：

I. Human Destiny is the Result of Karmic Cause and Effect:

(一) 業力是無形的力量：

(A) Karma is an invisible force:

① 「果報」必由「業力」所招感(因+緣=果)。

"Retribution" is necessarily brought about by "karma" (Causes + Conditions = Effect).

② 積微小業力轉為廣大(莫因善小而不為.....)。

Accumulated tiny karmic forces transform into vast ones (Do not neglect even minor acts of goodness...).

③ 強業引生總報體 (引業)

Strong karma leads to the total retribution body (Directing Karma)

總報相似但差別 (滿業)

The total retribution is similar but with distinctions (Fulfilling Karma)

④ 業有決定，不定兩類(異熟果報---異類，異時，變異)。

Karma has two categories: determinate and indeterminate (Vipākaphala—different category, different time, transformed karmic outcome).

(1) 報定，時不定。Retribution fixed, time indeterminate.

(2) 時定，報不定。Time fixed, retribution indeterminate.

(3) 時定，報定。Time fixed, retribution fixed.

(4) 時、報都不定。Both time and retribution indeterminate.

⑤ 造業與受報時間

The time of creating karma and receiving retribution:

(1) 現報業。Karma ripening in this life.

(2) 生報業。Karma ripening in the next life.

(3) 後報業。Karma ripening in future lives.

(二) 諸業未受報前，未解脫前 不會失壞：

Before karma has ripened and before liberation is attained, it will not disappear:

(宿業與因緣和合 果報即現前)

(When past karma converges with causes and conditions, the effect manifests)

偈曰：「縱經百千劫，所造業不亡；

A verse says: "Even after hundreds of thousands of kalpas, karma created does

not perish;

因緣會遇時，果報還自受。」

When conditions come together, the retribution is experienced by oneself."

(三) 因果業力有改善的可能性：

(C) There is a possibility to improve karmic cause and effect:

過去「業因」+ 現在「業緣」= 現前「果報」

Past "Karmic Cause" + Present "Karmic Condition" = Present "Effect"

重業輕受，不定受果報。

Heavy karma can be experienced lightly, or its retribution may become indeterminate.

(修身、戒、心(定)、慧)。

(Cultivate morality, precepts, mind (concentration), and wisdom).

二、做個有福德，智慧的好命人：

II. Becoming a Person of Blessings, Virtue, and Wisdom with "Good Destiny":

(一) 何謂有「福」又有「德」？(但依世法言之)

What does it mean to have both "Blessings" and "Virtue"? (Speaking according to worldly standards)

① 善緣得助，謙遜為懷(富而貴，富而好禮)。

Aided by good conditions, humble at heart (Wealthy and noble, wealthy and respectful of proper etiquette).

② 正業、正命，行為內心有修養。

Right Action, Right Livelihood, behavior reflects internal cultivation.

知理、反省、慚愧、改過、行善、修功德

Understanding principles, introspection, remorse, reforming faults, doing good, cultivating merit and virtue)

深信因果，恆心修持改變

Deeply believe in cause and effect, persevere in cultivation and transformation

「好命」漸實現。

A "Good Destiny" gradually comes to be.

立發願文

Establish a vow in writing

循正法正道判斷、起用辦事

Judging and acting according to the true Dharma and right path

③ 以仁義得福，讀聖賢書修己。

Attaining blessings through benevolence and righteousness, cultivating

oneself by reading the texts of sages.

④ 知足、惜福、安份、知命、守正道。

Contentment, cherishing blessings, being settled in one's roles, understanding destiny, upholding the right path.

(二) 何謂有「智慧」？

What does it mean to have "Wisdom"?

① 了解聖賢經典(信)(聞)

Understand the classics of sages and worthies (Faith) (Hearing)

② 正知正見 (解)(思)

Right Knowledge and Right Views (Understanding) (Contemplating)

③ 力行實踐 (行)(修)

Diligent practice (Practice) (Cultivation)

④ 瞭然體悟 (證) 良知良能，明德本心。

Clear comprehension and realization (Realization) Innate conscience and ability, the inherently bright virtue and original mind.

循正法正道判斷、起用辦事

Making decisions and acting according to the true Dharma and right path

(三) 從今起「立志」 改變「現緣」

From now on, "make a determination" to change "present conditions"

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您是否注意觀察過，一些政、商、影界名人或財團董事長的面相或其他的特徵。富貴與貧賤命者特徵是否有些差別？

Have you ever carefully observed the facial features or other characteristics of some well-known people in politics, business, film, or chairmen of corporations? Are there differences between the characteristics of those destined for wealth and nobility and those for poverty and lowliness?

《因果經》云：「貧窮從慳吝中來，富貴從布施中來。」古德又云：「……各有因緣莫羨人。」這是告知了我們，人生命運是個人因果業力的顯現。人如未經一番理智的反省、改過、行為改變的修為，命運因果業力是一種無形的力量推動著我們每個人的一生。

The *Sutra on Cause and Effect* says: "Poverty comes from stinginess, wealth and honor come from giving." Virtuous people of the past also said: "...Everyone has their own causes and conditions, do not envy others." This tells us that human destiny is the manifestation of individual karmic cause and effect. If a person does not undergo rational reflection, fault correction, and behavioral change through practice, the karma of destiny is an invisible force driving each of our lives.

人生的命運「果報」，是由「業力」所招感來的，所謂：「宿因+現緣=現前果報」。《法句經》云：「莫輕小惡，以為無殃，水滴雖微，漸盈大器。」古德亦云：「勿以惡小而為之，勿以善小而不為。」這是說小小的善業或惡業，如「不斷造作」就會積集而成「重大業力」(強業)。然此重大強業會引生下一世的「總報體」於六道中之一(三善道：天、人、阿修羅；三惡道：地獄、餓鬼、畜生)，此即「引業」。然於每一道中，總報體各類相似(例如：人道，同為人身)；但，個人相貌、聲調、高矮、環境、福樂各有不同，此即為「滿業」不同。《淨土指歸集》有云：「[欲]知前世因，今生受者是；欲知來世果，今生作者是。」又，業有決定、不決定兩類；業感果報稱為「異熟果報」，異類、異時、變異而成熟。有業是①果報決定，時間不定。②時間決定，果報不定。③時間決定，果報決定。④時間、果報都不定。造業必有果報，造業與受報時間有：①現報業：現生造業，現生果報即現前。②生報業：現生造業，下一生果報方現前。③後報業：現生造業，下一、兩生或無數生後果報方現前。諸業未受報前，未證羅漢果(斷見思惑、我執斷)解脫前，一定不會失壞；所以宿業與因緣和合，果報即現前。故有偈曰：「縱經百千劫，所造業不亡；因緣會遇時，果報還自受。」還好，過去無知既已造業是事實，若知改善之方，因果業力有改善的可能性。過去「業因」+現在「業緣」=現前「果報」。改善之方則在「現在業緣」改變成「修行，戒、心(定)、慧」，如此「現前果報」就會重業輕受，或不定受果報了，善果亦會漸現前。此即告知我們，人生命運因果有改善的可能性。

The "effect" of human destiny is brought about by "karma", as the saying goes: "Past cause + Present condition = Present effect". The Dhammapada says: "Do not disregard small evils, thinking they will bring no harm; a water jug fills drop by drop." Virtuous people of the past also said: "Do not do any

evil, no matter how small; do not neglect any good, no matter how small." This means that small good or evil deeds, if "continuously performed," will accumulate into "significant karmic force" (strong karma). This significant strong karma then leads to the "total retribution body" in one of the six realms in the next life (Three wholesome realms: Heavens, Humans, Asuras; Three lower realms: Hells, Hungry Ghosts, Animals). This is "Directing Karma". However, within each realm, while the total retribution bodies are similar in kind (e.g., in the human realm, all have human bodies), individual features, voice, height, environment, and blessings differ. This is due to differences in "Fulfilling Karma". The *Collection Pointing to the Pure Land* says: "If you wish to know the causes of past lives, observe the effects experienced in this life; if you wish to know the effects in future lives, observe the causes created in this life." Furthermore, karma has two categories: determinate and indeterminate; karmic effects are called "vipāka-phala", ripening at a different time, in a different category, through transformation. Some karmas are: ① Effect fixed, time indeterminate. ② Time fixed, effect indeterminate. ③ Time fixed, effect fixed. ④ Both time and effect indeterminate. Creating karma necessarily leads to effects. The timing of creating karma and receiving retribution includes: ① Karma ripening in this life: Karma created in this life ripens in this life. ② Karma ripening in the next life: Karma created in this life ripens in the next life. ③ Karma ripening in future lives: Karma created in this life ripens in the second, third, or countless future lives. Before karmas have ripened and before attaining the fruit of Arhatship (severance of view and thought afflictions, cutting off self-attachment) and liberation, they definitely will not disappear. Therefore, when past karma and conditions converge, the effect manifests. Hence the verse: "Even after hundreds of thousands of kalpas, the karma created does not perish; when conditions come together, the retribution is experienced by oneself." Fortunately, although creating karma out of past ignorance is a fact, if one knows the method for improvement, there is a possibility to improve karmic cause and effect. Past "Karmic Cause" + Present "Karmic Condition" = Present "Effect". The method for improvement lies in changing the "Present Karmic Condition" by greatly practicing "Cultivating morality, precepts, mind (concentration), and wisdom". Thus, the "present effect" can become experiencing heavy karma lightly, or the retribution may become indeterminate, and good effects will gradually manifest. This tells us that there is a possibility to improve the cause and effect of human destiny.

既知人生命運因果有改善的可能，我們為了往後有好的人生與命運，我們應立志做個有福德、智慧的好命人。依世法言之，何謂有「福」又有「德」？有福德者，辦事、做事左右逢源，善緣得助，待人謙遜為懷。《論語·學而篇十五》：「.....富而好禮者也。」是為富而貴者。其次，是其職業正當(不殺生、不偷盜、不邪淫、不妄語、不飲酒、不買賣毒品者)，經濟收入正當不行邪命；又其內心與外在行為有道德修養。《佛說十善業道經》：「爾時，世尊告龍王言：『一切眾生，心想異故，造業亦異，由是故有諸趣輪轉。龍王，汝見此會及大海中，形色種類，各別不耶？如是一切，靡不由心，造善不善，身業語業意業所致。』」因此，我們要讀聖賢書以修己，一切以仁義待人做事而得福才是正道的。且，有福德者是知足、惜福、安份、知命、守正道者。

Since we know it's possible to improve the cause and effect of human destiny, for a better life and fate in the future, we should resolve to become people with blessings, virtue, and wisdom. Speaking according to worldly standards, what does it mean to have both "Blessings" and "Virtue"? Those with blessings and virtue find success in their endeavors, are aided by good conditions, and treat others with humility. As stated in *The Analects of Confucius, Xue Er 15*: "...[He] is wealthy yet respectful of proper etiquette." This describes one who is wealthy and noble. Furthermore, their occupation is proper (does not involve killing, stealing, sexual misconduct, lying, intoxicants, or trading in drugs), their income is legitimate, not from wrong livelihood; and their internal mind and external behavior are morally cultivated. In *The Buddha Speaks the Sutra on the Ten Wholesome Karmic Paths*, it is said: "At that time, the World-Honored One said to the Dragon King: 'All beings have different thoughts, therefore the karma they create differs, and hence there is the turning of the various destinies. Dragon King, do you see in this assembly and in the great sea, the shapes, colors, and kinds are all different, are they not? All of this arises from the mind, creating good and evil, resulting from karma of the body, mouth, and mind.'" Therefore, we must read the books of sages to cultivate ourselves; generating blessings through treating others and handling affairs with benevolence and righteousness is the correct path. Moreover, those with blessings and virtue are content, cherish their blessings, are settled in their roles, understand destiny, and uphold the right path.

何謂有「智慧」？修道上「聞、思、修」謂之「三慧」；修學聖賢過程上「信、解、行、證」由善知識或經典聽「聞」正法、正道，進而「信」解聖賢之道的真義。信解後建立正知正見是為「思」與「解」階段。進而，將思解之正知正見行之於行為實踐，則是「修」「行」。既有修行最終漸瞭然體悟而(證)良知良能，明德本心(證本性)。有智慧者，凡事依循正法正道判斷，起用而辦事，不偏不邪，合於中道，不違因果。

What does it mean to have "Wisdom"? On the path of cultivation, "hearing, contemplating, and practicing" are called the "Three Wisdoms"; in the process of learning from sages, "faith, understanding, practice, realization": from listening to ("hearing") the true Dharma and right path from good teachers or scriptures, one proceeds to have "faith" and understand the true meaning of the sages' way. After faith and understanding, establishing right knowledge and right views is the stage of "contemplating" and "understanding". Then, putting the right knowledge and views from reflection and understanding into behavioral practice is "cultivation" and "practice". With practice, one eventually arrives at clear comprehension and realization, realizing the innate conscience and ability, the inherently bright virtue and original mind (realizing one's nature). Those with wisdom judge everything according to the true Dharma and right path, apply it in handling affairs, without deviation or evil, in accordance with the Middle Way, not violating cause and effect.

您想今生改變命運而成一個有福德、智慧的好命人嗎？從今起立志(寫下自己的發願文)，改變「現緣」(知道理、反省、慚愧、改過、行善、修持功德)，努力力行改變，深信因果，恆心修持，三、五年後您將發現自己所祈願的「好命」漸實現了，心中所祈「有求必應」。最後，敬祝您！人生安身、立命、平安又幸福。

Do you wish to change your destiny in this life and become a fortunate person with merit, virtue, and wisdom? From now on, make a resolution (write down your own vow), change the "present conditions" (know the principles, introspect, feel remorse, reform faults, do good, cultivate merit and virtue), strive diligently to change, deeply believe in cause and effect, and persevere in your cultivation. In three to five years, you will find the "good destiny" you pray for gradually coming to be, and your heartfelt prayers "answered". Finally, we sincerely wish you: a life of stability, purpose, safety and happiness.